

Information to identify the case:

Debtor 1	<u>Antonio Manuel Garcia</u>	Social Security number or ITIN	xxx-xx-3351
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-21011-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Antonio Manuel Garcia

9/14/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Antonio Manuel Garcia
 Debtor

Case No. 18-21011-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 23

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db
 517569773 +Antonio Manuel Garcia, 788 Madison Avenue, Paterson, NJ 07501-2409
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218)
 517569774 Capital One, PO Box 302585, Salt Lake City, UT 84130
 517569776 Citi Bank, PO Box 4044, Concord, CA 94524-4044
 517569778 Credit One Bank, PO Box 99873, Las Vegas, NV 89193
 517569781 +Excelcare Medical Associates, PO Box 42964, Philadelphia, PA 19101-2964
 517569782 +First National Bank, 500 E 60th Street N, Sioux Falls, NJ 57104-0478
 517569783 +Greater Alliance, 359 Main Street, Hackensack, NJ 07601-5806
 517569784 Imaging Subspecialist, PO Box 64379, Saint Paul, MN 55164
 517569785 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008
 517569787 Shell, PO Box 90001011, Louisville, KY 40290
 517569790 Walmart, 189 US Highway, Wayne, NJ 07407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517569772 +EDI: ARSN.COM Sep 15 2018 04:08:00 ARS National Services, PO Box 469100,
 Escondido, CA 92046-9100
 517569775 +EDI: CHASE.COM Sep 15 2018 04:09:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517569777 +EDI: WFNNB.COM Sep 15 2018 04:09:00 Comenity Capital Bank, PO Box 183003,
 Columbus, OH 43218-3003
 517569780 EDI: DISCOVER.COM Sep 15 2018 04:09:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 517569779 +EDI: DISCOVER.COM Sep 15 2018 04:09:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 517569786 +EDI: MID8.COM Sep 15 2018 04:09:00 Midland Funding, 2365 Northside Dr # 300,
 San Diego, CA 92108-2709
 517569238 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517569788 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank/JC Penny, PO Box 965007,
 Orlando, FL 32896-5007
 517569789 +EDI: WFNNB.COM Sep 15 2018 04:09:00 Total Rewards, PO Box 659584,
 San Antonio, TX 78265-9584

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Donald V. Biase dbiase4236@gmail.com,
 dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
 Wayne Allen Keller on behalf of Debtor Antonio Manuel Garcia wayneakeller@optonline.net,
 wayneakeller@optonline.net;guardianangels_05@yahoo.com

TOTAL: 3